

Fill in this information to identify the case:

4

Debtor 1 Mary H. RobertsonDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Mississippi

Case number 14-14076-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank National Association, et al.Court claim no. (if known): 10-1

Last 4 digits of any number you use to identify the debtor's account:

2 7 0 6

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2018

New total payment:

\$ 1,312.71

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

 No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

 No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____Current interest rate: 2.00%New interest rate: 3.00%Current principal and interest payment: \$ 768.82 New principal and interest payment: \$ 842.26

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Mary H. Robertson
First Name Middle Name Last Name

Case number (if known) 14-14076-JDW

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Megan M. Lynch

Signature

Date 08/09/2018

Print: Megan M. Lynch
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 5th Street
Number 323 Street 5th Street
Eureka CA 95501
City Eureka State CA ZIP Code 95501

Contact phone 800-603-0836 Email bknotices@snsc.com



H. I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct or any covenant in Section 1 has not been performed, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- B. I understand that the Loan Documents will not be modified unless and until (i) the Lender accepts this Agreement by signing and returning a copy of it to me, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on **09/01/13** (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan, this modification will not take effect. The first modified payment will be due on **10/01/13**.

- A. The new Maturity Date will be: **06/2037**.
- B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$180452.62 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid Interest that is added to the outstanding principal balance, which would not happen without this Agreement.
- C. Interest at the rate of **2.00000%** will begin to accrue on the New Principal Balance as of **09/01/13** and the first new monthly payment on the New Principal Balance will be due on **10/01/13**. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1 - 5	2.00000	09/01/13	\$768.82	\$332.21 adjusts annually after year 1	1101.03 adjusts annually after year 1	10/01/13	60
6	3.00000	09/01/18	\$842.26	Adjusts Annually	Adjusts Annually	10/01/18	12
7	4.00000	09/01/19	\$916.15	Adjusts Annually	Adjusts Annually	10/01/19	12
8	4.62500	09/01/20	\$961.92	Adjusts Annually	Adjusts Annually	10/01/20	12
9-24	4.62500	09/01/21	\$961.92	Adjusts Annually	Adjusts Annually	10/01/21	190

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On August 9th 2018 I served the within a NOTICE OF PAYMENT CHANGE on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Mary H. Robertson
375 Northwood Forest Road
West Point, MS 39773

Terre M. Vardaman
P. O. Box 1326
Brandon, MS 39043

R. Gawyn Mitchell
P.O. Box 1216
Columbus, MS 39703-1216

I certify under penalty of perjury that the foregoing is true and correct.

Executed on August 9th 2018 at Eureka, California.

/s/ Megan M. Lynch
Megan M. Lynch